

State: District of Columbia **Filing Company:** New York Marine and General Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0005 Other Commercial Inland Marine
Product Name: Safehold Builders Risk Filing
Project Name/Number: Safehold Builders Risk Filing/PS-16-SAFE-F-107

Filing at a Glance

Company: New York Marine and General Insurance Company
Product Name: Safehold Builders Risk Filing
State: District of Columbia
TOI: 09.0 Inland Marine
Sub-TOI: 09.0005 Other Commercial Inland Marine
Filing Type: Form
Date Submitted: 11/09/2016
SERFF Tr Num: PRSS-130798475
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: PS-16-SAFE-F-107

Effective Date: 12/01/2016
Requested (New):
Effective Date: 12/01/2016
Requested (Renewal):
Author(s): Jameka DeSanctis
Reviewer(s): Angela King (primary)
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

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General Information

Project Name: Safehold Builders Risk Filing

Project Number: PS-16-SAFE-F-107

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 11/10/2016

State Status Changed:

Created By: Jameka DeSanctis

Corresponding Filing Tracking Number: PRSS-130798476

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

Submitted By: Jameka DeSanctis

Filing Description:

New York Marine and General Insurance Company ("the Company"), is submitting for your review and approval new Commercial Inland Marine filing for our new Safehold Special Risk Builders' Risk Program.

We thank you for your consideration and respectfully request your approval.

Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

Jameka DeSanctis, Sr. State Filings
Specialist

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Filing Company Information

New York Marine and General
Insurance Company
412 Mt. Kemble Ave., Ste 300C
Morristown, NJ 07960
(973) 532-1718 ext. [Phone]

CoCode: 16608
Group Code: 256
Group Name: New York Marine
Group
FEIN Number: 13-2703894

State of Domicile: New York
Company Type:
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: District of Columbia

Filing Company:

New York Marine and General Insurance Company

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		BUILDERS' RISK MODEL HOME PERSONAL PROPERTY ENDORSEMENT	IM 0236	10 16	END	New		0.000	IM 0236 10 16 BUILDERS' RISK MODEL HOME PERSONAL PROPERTY ENDORSEMENT .pdf
2		CONTRIBUTING INSURANCE ENDORSEMENT	IM 0237	10 16	END	New		0.000	IM 0237 10 16 CONTRIBUTING INSURANCE ENDORSEMENT .pdf
3		DELAY IN COMPLETION SCHEDULE EXCESS INSURANCE – INCLUDES RENTAL INCOME AND INCOME COVERAGE	IM 0238	10 16	DEC	New		0.000	IM 0238 10 16 DELAY IN COMPLETION SCHEDULE EXCESS INSURANCE – INCLUDES RENTAL INCOME.pdf
4		EARTHQUAKE AND FLOOD EXCESS SCHEDULE	IM 0239	10 16	DEC	New		0.000	IM 0239 10 16 EARTHQUAKE AND FLOOD EXCESS SCHEDULE.pdf
5		EXCESS INSURANCE ENDORSEMENT	IM 0240	10 16	END	New		0.000	IM 0240 10 16 EXCESS INSURANCE ENDORSEMENT .pdf
6		MINIMUM EARNED PREMIUM ENDORSEMENT	IM 0241	10 16	END	New		0.000	IM 0241 10 16 MINIMUM EARNED PREMIUM ENDORSEMENT .pdf

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Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
7		NAMED STORM DEDUCTIBLE SCHEDULE	IM 0242	10 16	DEC	New		0.000	IM 0242 10 16 NAMED STORM DEDUCTIBLE SCHEDULE.pdf
8		NAMED STORM PERCENTAGE DEDUCTIBLE ENDORSEMENT	IM 0243	10 16	END	New		0.000	IM 0243 10 16 NAMED STORM PERCENTAGE DEDUCTIBLE ENDORSEMENT .pdf
9		PERMISSION FOR EXCESS INSURANCE ENDORSEMENT	IM 0244	10 16	END	New		0.000	IM 0244 10 16 PERMISSION FOR EXCESS INSURANCE ENDORSEMENT .pdf
10		PRIMARY CONTRIBUTING (PART OF A LAYER) INSURANCE ENDORSEMENT	IM 0245	10 16	END	New		0.000	IM 0245 10 16 PRIMARY CONTRIBUTING (PART OF A LAYER) INSURANCE ENDORSEMENT .pdf
11		SCHEDULE OF COVERAGES ENDORSEMENT PRIMARY CONTRIBUTING OR EXCESS INSURANCE	IM 0246	10 16	DEC	New		0.000	IM 0246 10 16 SCHEDULE OF COVERAGES ENDORSEMENT PRIMARY CONTRIBUTING OR EXCESS INSURANCE.pdf
12		SOFT COST SCHEDULE – EXCESS INSURANCE	IM 0247	10 16	DEC	New		0.000	IM 0247 10 16 SOFT COST SCHEDULE – EXCESS INSURANCE.pdf

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New York Marine and General Insurance Company

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
13		UNDERLYING INSURANCE SUPPLEMENTAL SCHEDULE	IM 0248	10 16	DEC	New		0.000	IM 0248 10 16 UNDERLYING INSURANCE SUPPLEMENTAL SCHEDULE.pdf
14		WATER DAMAGE EXCLUSION	IM 0249	10 16	END	New		0.000	IM 0249 10 16 WATER DAMAGE EXCLUSION.pdf
15		WINDSTORM AND HAIL OR "NAMED STORM" SUBLIMIT OF INSURANCE AND DEDUCTIBLE ENDORSEMENT	IM 0250	10 16	END	New		0.000	IM 0250 10 16 WINDSTORM AND HAIL OR "NAMED STORM" SUBLIMIT OF INSURANCE AND DEDUCTIBLE.pdf
16		WINDSTORM OR HAIL DEDUCTIBLE	IM 0251	10 16	END	New		0.000	IM 0251 10 16 WINDSTORM OR HAIL DEDUCTIBLE.pdf
17		WINDSTORM OR HAIL EXCLUSION	IM 0252	10 16	END	New		0.000	IM 0252 10 16 WINDSTORM OR HAIL EXCLUSION.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

BUILDERS' RISK MODEL HOME PERSONAL PROPERTY ENDORSEMENT

Schedule

Location of Model Home:		
Model Home Personal Property		
Limit of Insurance	\$	Per Occurrence
Deductible	\$	Per Occurrence
Premium	\$	

COVERAGE

Coverage under this Builders' Risk Coverage for loss caused by a covered peril is extended to include the following at the described location:

1. "Your" personal property at the "Model Home" premises;
2. Personal property of others in "your" care, custody or control within the "Model Home";
3. "Fine arts" up to a sublimit of \$1,000 per occurrence. This sublimit is part of and not in addition to the Limit of Insurance shown in the Schedule.
4. Antennae, satellite, receiving/transmitting equipment up to a sublimit of \$1,000 per occurrence. Coverage for these items is only provided for loss due to fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; and vandalism, except as otherwise excluded. This sublimit is part of and not in addition to the Limit of Insurance shown in the Schedule.

LIMITATION

"We" will not pay for direct physical loss to "Model Home" Personal Property when direct physical loss is caused by rain, hail, sleet, snow, sand or dust. This limitation does not apply if a structure containing such property first sustains damage caused by a covered peril to its roof, walls or exterior, through which the rain, hail, sleet, snow, sand or dust enters.

LIMIT OF INSURANCE

Notwithstanding any other limits stated in this policy, "our" liability for loss to "Model Home" Personal Property caused by a covered peril at the above described location shall not exceed the Limit of Insurance shown in the above Schedule.

DEDUCTIBLE

"We" pay only that part of "your" loss for "Model Home" Personal Property over the deductible amount stated in the Schedule. This Deductible shall be applied in addition to the Deductible(s) for other Covered Property as shown in the "schedule of coverages" or the Declarations.

DEFINITIONS

For purposes of this endorsement:

1. "Model Home" shall mean a completed structure which is to be used as a display or showplace. No coverage is provided under this endorsement if the "Model Home" is occupied or used as a residence.
2. "Fine arts" means bona fide works of art of rarity, historical value, or artistic merit, including but not limited to paintings, etchings, pictures, tapestries, and art glass windows.

All other terms and conditions remain unchanged.

IM 0236 10 16

CONTRIBUTING INSURANCE ENDORSEMENT

Schedule

Our Percentage	%
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The following provisions are added to this policy and supersede any other provision to the contrary:

LIMITS OF INSURANCE

1. The Limit(s) of Insurance shown in the applicable Schedule of Coverages attached to this policy represent the total of the limits of insurance for all contributing insurance covering the same property.
2. The most we will pay for any one covered loss is limited to "our percentage" of the amount of that loss, subject to "our percentage" of the applicable Limit of Insurance shown on the appropriate Schedule of Coverages attached to this policy. This amount applies regardless of whether one or more causes of loss contribute to the loss.

DEFINITIONS

For purposes of this endorsement:

"Our percentage" means the percentage amount shown in the above Schedule, and represents our portion of the contributing insurance.

All other terms and conditions remain unchanged.

DELAY IN COMPLETION SCHEDULE EXCESS INSURANCE – INCLUDES RENTAL INCOME AND INCOME COVERAGE

The entries required to complete this schedule will be shown below or on the "Schedule of Coverages".

The Limit(s) of Insurance shown in this Delay In Completion Schedule represent the total of the Limits of Insurance for all participating insurers providing such insurance for the same property (described below).

The most "we" will pay of any one loss is shown in the Contributing Insurance Endorsement, Primary Contributing (Part of a Layer) Insurance Endorsement or the Excess Insurance Endorsement, as applicable.

The applicable "jobsites" are identified as follows:

Location No.	"Jobsite"

☐ Check if applicable: Additional Delay in Completion Schedule attached to schedule additional "jobsites".

COVERAGES (Coverage applies only if checked and a limit shown)

<input type="checkbox"/>	Additional Construction Expenses	"Limits"
	The most "we pay in any one occurrence for additional construction expense:	\$
	Additional Construction Expenses are limited to the following expenses as described in the Delay In Completion Coverage Part: - Advertising - Lease Administration - Design Fees - Professional Fees - Financing - Permit Fees	
<input type="checkbox"/>	Additional Soft Costs	"Limits"
	30 Day Limit: The most "we" pay for additional soft costs in any 30-day period:	\$
	Occurrence Limit: The most "we" pay in any one occurrence for loss of rental income:	\$
	Additional Soft Costs are limited to the following soft costs as described in the Delay In Completion Coverage Part: - Interest Payments - Lease Expenses - Realty Taxes - Insurance Premiums	
<input type="checkbox"/>	Rental Income	"Limits"
	30 Day Limit: The most "we" pay for loss of rental income in any 30-day period:	\$
	Occurrence Limit: The most "we" pay in any one occurrence for loss of rental income:	\$
<input type="checkbox"/>	Income Coverage	"Limits"
	30 Day Limit: The most "we" pay for loss of income in any 30-day period:	\$
	Occurrence Limit: The most "we" pay in any one occurrence for loss of income:	\$

OPTIONAL COVERAGES	
Sewer Backup Coverage (must check one)	"Limits"
<input type="checkbox"/> Coverage Not Provided	N/A
<input type="checkbox"/> Coverage Provided – The most "we" pay in any one occurrence for loss caused by sewer backup is:	\$
COVERAGE EXTENSIONS (coverage applies only if checked and a time period shown, if applicable)	
<input type="checkbox"/> Expenses to Reduce a Loss	Coverage Provided
<input type="checkbox"/> Ordinance or Law	Coverage Provided
<input type="checkbox"/> Interruption by Civil Authority	Weeks
<input type="checkbox"/> Limited Fungus Coverage	Days
SUPPLEMENTAL COVERAGES (coverage applies only if checked and a limit shown)	
<input type="checkbox"/> General Administration Expenses:	\$
WAITING PERIOD (must check one)	
<input type="checkbox"/> Not Applicable	None
<input type="checkbox"/> Waiting Period Applicable – Number of Days:	Days

All other terms and conditions remain unchanged.

EARTHQUAKE AND FLOOD EXCESS SCHEDULE

The entries required to complete this schedule will be shown below or on the "schedule of coverages".

The Limit(s) of Insurance shown in this Schedule of Coverages represents the total of the Limits of Insurance for all participating insurers providing such insurance for the same property (described below). The most "we" will pay of any one loss is shown in the Contributing Insurance Endorsement, Primary Contributing (Part of a Layer) Insurance Endorsement or the Excess Insurance Endorsement, as applicable.

EARTHQUAKE COVERAGE	
<input type="checkbox"/>	Coverage Not Provided
<input type="checkbox"/>	Coverage Provided, subject to the limits and deductibles set forth below.
	"Limits"
Earthquake Building Limit	\$
Earthquake Occurrence Limit	\$
Earthquake Catastrophe Limit (12 month period)	\$
	Amount
Deductible Amount	\$
Or	
Percent of Value The deductible amount is determined by applying the percentage indicated on the Schedule to the value of the covered property that is involved in the loss. In no event shall the amount of the deductible calculated be less than the applicable Minimum Deductible shown in the Schedule.	%
Subject to Minimum Deductible	\$
FLOOD COVERAGE	
<input type="checkbox"/>	Coverage Not Provided
<input type="checkbox"/>	Coverage Provided, subject to the limits and deductibles set forth below.
	"Limits"
Flood Building Limit	\$
Flood Occurrence Limit	\$
Flood Catastrophe Limit (12 month period)	\$
	Amount
Deductible Amount	\$
Or	
Percent of Value The deductible amount is determined by applying the percentage indicated on the Schedule to the value of the covered property that is involved in the loss. In no event shall the amount of the deductible calculated be less than the applicable Minimum Deductible shown in the Schedule.	%
Subject to Minimum Deductible	\$

DELAY IN COMPLETION	
Earthquake Coverage	
<input type="checkbox"/>	Coverage Not Provided for Delay in Completion
<input type="checkbox"/>	Coverage Provided, Included in Earthquake Limits
<input type="checkbox"/>	Coverage Provided, subject to the Delay in Completion limits set forth below.
	“Limits”
Additional Construction Expenses	\$
Additional Soft Costs	\$
Rental Income	\$
Income Coverage	\$
DELAY IN COMPLETION	
Flood Coverage	
<input type="checkbox"/>	Coverage Not Provided for Delay in Completion
<input type="checkbox"/>	Coverage Provided, Included in Flood Limits
<input type="checkbox"/>	Coverage Provided, subject to the Delay in Completion limits set forth below.
	“Limits”
Additional Construction Expenses	\$
Additional Soft Costs	\$
Rental Income	\$
Income Coverage	\$

All other terms and conditions remain unchanged.

EXCESS INSURANCE ENDORSEMENT

EXCESS LIMITS SCHEDULE									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
EXCESS SUBLIMITS SCHEDULE									
Earthquake									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
\$		Aggregate	Part of	\$		Layer Amount	Percentage Participation		%
Flood									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
\$		Aggregate	Part of	\$		Layer Amount	Percentage Participation		%
Other (Specify):									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
\$		Aggregate	Part of	\$		Layer Amount	Percentage Participation		%
EXCESS OF									
	\$		"Underlying Insurance" or Retained Amount (applicable to Excess Limits and Excess Limits shown above)						
"UNDERLYING INSURANCE" SCHEDULE									
Policy No.	Effective Dates		Insurer			Limits of Insurance		Deductible	
"Underlying Insurance" may be provided on a separate Underlying Insurance Supplemental Schedule.									

EXCESS LIMITS

This section is added to include the following provisions:

1. The most “we” pay for loss in any one occurrence is the Per Occurrence Excess Limit shown in the Schedule above. If a Layer amount is shown in the Schedule above or the Underlying Insurance Supplementary Schedule, it indicates that our Excess Limit will respond only as part of a particular layer of insurance, on a pro-rata basis with any other participating insurance in that layer.
2. a. Subject to Paragraph 1. above, if a Per Occurrence Excess Sublimit is shown in the Schedule above, this limit is the most “we” will pay for loss for that peril or coverage in any one occurrence.
b. Subject to Paragraph 2.a. above, if an Aggregate Sublimit is shown in the Schedule above, this limit is the most “we” will pay for all losses for that peril or coverage in a 12-month period (starting with the beginning of the present annual period).

If a Layer amount is shown in the Schedule above or the Underlying Insurance Supplementary Schedule, it indicates that our Excess Sublimit will respond only as part of a particular layer of insurance, on a pro-rata basis with any other participating insurance in that layer. Excess Sublimits are part of and not in addition to the Excess Limit shown in the Schedule above.
3. Coverage under this policy shall not apply until the loss arising out of one occurrence exceeds the amount of “Underlying Insurance” or Retained Amount shown in the Schedule above or in the Underlying Insurance Supplementary Schedule plus any applicable deductibles.
4. The limits of insurance of the “Underlying Insurance” will be reduced or exhausted only by losses to which this policy would apply, but for the amount of loss.
5. “We” will not:
 - a. Drop down from “our” excess layer position to pay for any amount of a loss that “you” cannot collect under the primary policy including losses that have exhausted the primary policy’s aggregate of catastrophe limits.
 - b. Drop down from “our” excess layer position to pay for any amount of a loss that “you” cannot collect under an excess layer below “our” excess layer; or

- c. Pay more than “our” pro rata share in “our” excess layer position whether or not “you” can collect the amount of the loss due from any other insurance company that is participating in “our” excess layer position.

OTHER CONDITIONS

The following are added to OTHER CONDITIONS:

13. Financial Impairment

Bankruptcy, insolvency, rehabilitation, receivership, liquidation, any equivalent proceeding in a foreign jurisdiction or other financial impairment or unwillingness to pay of any insurer providing “Underlying Insurance” (as set forth in the “Underlying Insurance” Schedule or the Underlying Insurance Supplemental Schedule), shall neither relieve nor increase any of our obligations under this policy.

In the event there is a diminished recovery or no recovery available to any insured as a result of such financial impairment or unwillingness of any insurer providing “Underlying Insurance” (as set forth in the “Underlying Insurance” Schedule or the Underlying Insurance Supplemental Schedule) the coverage under this policy shall apply only in excess of the limits of insurance stated in the “Underlying Insurance” Schedule or the Underlying Insurance Supplemental Schedule. Under no circumstances shall we be required to drop down and replace the underlying limits of insurance, or assume any other obligations of a financially impaired insurer or increase any of our obligations under this policy.

14. Maintenance Of “Underlying Insurance”

While this policy is in effect you agree to maintain the “Underlying Insurance” listed in the “Underlying Insurance” Schedule or the Underlying Insurance Supplemental Schedule in full force. This means that:

- a. The “underlying Insurance” may not be cancelled or not renewed by either you or the insurer of the “Underlying Insurance” without notifying us;
- b. Renewals or replacements of “Underlying Insurance” will not be more restrictive in coverage;
- c. Terms, conditions and endorsements of the “Underlying Insurance” will not materially change;

- d. The risk of uncollectibility (in whole or in part) of the limits of insurance of the "Underlying Insurance" or replacements thereof, whether because of financial impairment or insolvency of an insurer of "Underlying Insurance" or for any other reason, is expressly retained by you and is not in any way or under any circumstances insured or assumed by us; and
- e. Limits of insurance of "Underlying Insurance" will not change except for any reduction, in the aggregate limit or limits of insurance by payment of claims thereunder.

Your failure and/or the failure of the insurers of the "Underlying Insurance" to comply with this condition will NOT invalidate this policy but in the event of such failure, we will only be liable to the same extent as if there had been compliance with this condition.

15. When Loss Is Payable

This policy will not apply until the insured or any of the insurers of the "Underlying Insurance" is obligated to pay the amount of the underlying limit for a loss which is also covered by this policy. When the amount of loss has finally been determined we will promptly pay the insured the amount of loss which falls within the "terms" of this policy.

DEFINITIONS

The following are added under DEFINITIONS:

- 1. "Underlying Insurance" means all the "Underlying Policies" collectively, listed in the "Underlying Insurance" Schedule or the Underlying Insurance Supplemental Schedule.
- 2. "Underlying Policies" means the individual policies listed in the "Underlying Insurance" Schedule or on the Underlying Insurance Supplemental Schedule.

All other terms and conditions remain unchanged.

MINIMUM EARNED PREMIUM ENDORSEMENT

Schedule

Minimum Earned Premium	\$
OR	
Percentage of the Annual Premium Charged at Inception of the Policy	%

MINIMUM EARNED PREMIUM

This policy is subject to a minimum earned premium.

If this policy is canceled, you agree with us that any applicable short-rate or pro-rata calculation of earned premium shall be subject to the Minimum Earned Premium shown in the Schedule, above. In addition, the Minimum Earned Premium shown in the above Schedule is not subject to any short-rate or pro-rata adjustment.

With respect to the Builders' Risk Coverage Scheduled Jobsite form, it is also agreed that there shall be no return premium if coverage provided by this policy, in accordance with the **When Coverage Ceases** provision in the **ADDITIONAL COVERAGE LIMITATIONS**, ends prior to the expiration date of this policy.

All other terms and conditions remain unchanged.

NAMED STORM DEDUCTIBLE SCHEDULE

The entries required to complete this schedule will be shown below or on the "declarations".

The Named Storm Deductible as shown below, applies to covered loss or damage caused directly or indirectly by each Named Storm. If there is a covered loss or damage from windstorm that is not a Named Storm, the applicable deductible is the same deductible that applies to Fire, unless a different deductible is stated elsewhere in this policy for such loss or damage.

Location No.	Covered Location	Named Storm Percentage Deductible
		%
	Subject to Minimum Deductible Amount:	\$
	Subject to Minimum Deductible Amount:	\$
	Subject to Minimum Deductible Amount:	\$
	Subject to Minimum Deductible Amount:	\$
	Subject to Minimum Deductible Amount:	\$

All other terms and conditions remain unchanged.

NAMED STORM PERCENTAGE DEDUCTIBLE ENDORSEMENT

The "terms" of this endorsement apply to property for which entries have been made to show a Named Storm Percentage Deductible on the Named Storm Deductible Schedule or the Declarations.

HOW MUCH WE PAY

With respect to loss to covered property identified on the Named Storm Deductible Schedule which is caused by or results from a "Named Storm", Paragraph 2., **Deductible** under **HOW MUCH WE PAY** is replaced by the following:

The Named Storm Deductible, as shown on the Named Storm Deductible Schedule and as set forth in this endorsement, applies to covered loss or damage caused directly or indirectly by each "Named Storm". If there is a covered loss or damage from windstorm that is not a "Named Storm", the applicable deductible is the same deductible that applies to Fire, unless a different deductible is stated elsewhere in this policy for such loss or damage.

1. Named Storm Percentage Deductible –

When a percentage deductible is indicated on the Named Storm Deductible Schedule, "we" will pay only that part of "your" loss over the deductible amount in any one occurrence, as determined below, regardless of any other cause or event that contributes concurrently or in any sequence to the loss. The deductible amount is determined by applying the percentage indicated on the Schedule to the value of covered property that is involved in the loss. In no event shall the amount of the deductible calculated be less than the Minimum Deductible amount shown in the Named Storm Schedule.

2. Value Determined At Time Of Loss –

Only as regards the determination of the Percentage Deductible, the value of the covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy. The value of covered property is not based on the estimated completion value of the covered property.

3. Deductible Applies Separately –

The percentage deductible applies separately to each covered building or structure.

DEFINITIONS

For purposes of this endorsement:

"Named Storm" means a storm system that has been declared and named a tropical windstorm or hurricane by the National Hurricane Center (NHC) of the National Weather Service. With respect to the terms of this endorsement, a "Named Storm" begins at the time a tropical storm or hurricane watch or warning is issued by the NHC for the area in which the affected locations are located, and ends 72 hours following the termination of the last tropical storm or hurricane watch or warning issued for that area by the National Hurricane Center of the National Weather Service.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of a "Flood" Exclusion or any other exclusion in this policy. If this policy covers "Flood" under Supplemental Coverages, or is endorsed to cover "Flood" under the Scheduled Flood Coverage endorsement (or if you have a flood insurance policy), a separate "Flood" Deductible applies to loss or damage attributable to "Flood", in accordance with the terms of that endorsement or policy.

PERMISSION FOR EXCESS INSURANCE ENDORSEMENT

OTHER CONDITIONS

The following provision is added under **OTHER CONDITIONS**:

Permission for Excess Insurance – Permission is granted to “you” to have excess insurance over the Limits of Insurance set forth in the applicable Schedule of Coverages herein, without prejudice to this policy. The existence of such insurance, if any, shall not reduce any liability under this policy.

All other terms and conditions remain unchanged.

PRIMARY CONTRIBUTING (PART OF A LAYER) INSURANCE ENDORSEMENT

LIMITS OF INSURANCE SCHEDULE									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
SUBLIMITS SCHEDULE									
Earthquake									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
\$		Aggregate	Part of	\$		Layer Amount	Percentage Participation		%
Flood									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
\$		Aggregate	Part of	\$		Layer Amount	Percentage Participation		%
Other (Specify):									
\$		Per Occurrence	Part of	\$		Layer Amount	Percentage Participation		%
\$		Aggregate	Part of	\$		Layer Amount	Percentage Participation		%

LIMITS OF INSURANCE

This section is added to include the following provisions:

The Limit(s) of Insurance shown in the applicable Schedule of Coverages attached to this policy represents the total of the limits of insurance for all contributing insurance covering the same property.

1. The most "we" will pay for loss in any one occurrence excess of the applicable deductible is the Per Occurrence Limit of Insurance shown in the Schedule above. This amount is "our" percentage of participation of all of the contributing insurance. If a Layer amount is shown in the Schedule above it indicates that "our" Limit of Insurance will respond only as part of a particular layer of insurance, on a pro-rata basis with any other participating insurance in that layer.
2. a. Subject to Paragraph 1. Above, if a Per Occurrence Sublimit is shown in the Schedule above, this limit is the most "we" will pay for loss for that peril or coverage excess of the applicable deductible in

any one occurrence and is "our" percentage of participation of all of the contributing insurance.

- b. Subject to Paragraph a. above, if an Aggregate Sublimit is shown in the Schedule above, this limit is the most "we" will pay for all losses for that peril or coverage in a 12-month period (starting with the beginning of the present annual period).

If a Layer amount is shown in the Schedule above, it indicates that "our" Sublimit will respond only as part of a particular layer of insurance, on a pro-rata basis with any other participating insurance in that layer.

Sublimits are part of and not in addition to the Limit of Insurance shown in the Schedule above.

3. "We will not pay more than "our" pro rata share in "our" layer position whether or not "you" can collect the amount of the loss due from any other insurance company that is participating in "our" layer position.

All other terms and conditions remain the same.

IM 0245 10 16

SCHEDULE OF COVERAGES ENDORSEMENT PRIMARY CONTRIBUTING OR EXCESS INSURANCE

The Limit(s) of Insurance shown in this Schedule of Coverages represents the total of the Limits of Insurance for all participating insurers providing such insurance for the same property (described below). The most "we" will pay of any one loss is shown in the Contributing Insurance Endorsement, Primary Contributing (Part of a Layer) Insurance Endorsement or the Excess Insurance Endorsement, as applicable.

SCHEDULED JOBSITES		
Location No.	"Jobsite"	"Limit"
		\$
		\$
		\$
<input type="checkbox"/> Check if Applicable: Additional Builders' Risk Schedule attached for scheduling of additional "jobsites".		

CATASTROPHE LIMIT	\$
-------------------	----

COVERAGE EXTENSIONS	"Limits"
Additional Debris Removal Expenses	\$
Emergency Removal	Days
Emergency Removal Expenses	\$
Fraud And Deceit	\$
Waterborne Property	\$
Limited Fungus Coverage	\$

SUPPLEMENTAL COVERAGES	"Limits"
Expediting Expenses	\$
Expense To Re-Erect Scaffolding	\$
Fire Department Service Charges	\$
Personal Property	\$
Ordinance Or Law (Undamaged Parts Of A Building)	\$
Ordinance Or Law (Increased Cost To Repair And Cost To Demolish / Clear Site)	\$
Pollutant Cleanup And Removal	\$
Rewards	\$
Sewer Backup	\$
Temporary Storage Locations	\$
Transit	\$
Trees, Shrubs And Plants	\$

DEDUCTIBLE	Amount
Deductible Amount (for all covered perils except those perils with specific deductibles)	\$
Deductible Amount for the perils of Theft, Vandalism and Malicious Mischief	\$
Note: If more than one location is scheduled, the deductible(s) applies separately to each location.	

COINSURANCE (Check One)	
<input type="checkbox"/>	100% Coinsurance
<input type="checkbox"/>	Coinsurance Provisions are waived

OPTIONAL COVERAGES AND ENDORSEMENTS	"Limits"
	\$
	\$

IM 0246 10 16

SOFT COST SCHEDULE – EXCESS INSURANCE

The Limit(s) of Insurance shown in this Soft Cost Schedule represent the total of the Limits of Insurance for all participating insurers providing such insurance for the same property (described below).

The most "we" will pay of any one loss is shown in the Contributing Insurance Endorsement, Primary Contributing (Part of a Layer) Insurance Endorsement or the Excess Insurance Endorsement, as applicable.

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location No.	Location Description

SOFT COST	LIMIT
Soft cost expenses in any 30-day period	\$
Soft cost expenses in any one occurrence	\$
EXTRA EXPENSE	LIMIT
Extra expense in any 30-day period	\$
Extra expense in any one occurrence	\$
LOSS OF RENTAL INCOME	LIMIT
Loss of rental income in any 30-day period	\$
Loss of rental income in any one occurrence	\$
COVERAGE EXTENSION	LIMIT
Interruption By Civil Authority	\$

SUPPLEMENTAL COVERAGES	
Earthquake Coverage (check one):	
<input type="checkbox"/>	Coverage Not Provided
<input type="checkbox"/>	Coverage Provided, as described below
Earthquake Limit: for any one occurrence	\$
Earthquake Aggregate Limit: for all losses in a 12-month period (starting with the beginning of this annual policy period)	\$
Flood Coverage (check one):	
<input type="checkbox"/>	Coverage Not Provided
<input type="checkbox"/>	Coverage Provided, as described below
Flood Limit: for any one occurrence	\$
Flood Aggregate Limit: for all losses in a 12-month period (starting with the beginning of this annual policy period)	\$

Sewer Backup Coverage (check one):	
<input type="checkbox"/>	Coverage Not Provided
<input type="checkbox"/>	Coverage Provided, as described below
Sewer Backup Limit: for any one occurrence	\$
Sewer Backup Aggregate Limit: for all losses in a 12-month period (starting with the beginning of this annual policy period)	\$

WAITING PERIOD (check one):	
<input type="checkbox"/>	Not Applicable
<input type="checkbox"/>	Number of Days Days

All other terms and conditions remain unchanged.

IM 0247 10 16

UNDERLYING INSURANCE SUPPLEMENTAL SCHEDULE

SCHEDULE

PRIMARY POLICY		
Insurer	Policy Number	Limits of Insurance
		\$

1 ST EXCESS LAYER			
Limit	\$	Excess of	\$
Insurer	Policy Number		Percentage of Participation
			%
			%
			%
			%

2 ND EXCESS LAYER			
Limit	\$	Excess of	\$
Insurer	Policy Number		Percentage of Participation
			%
			%
			%
			%

3 RD EXCESS LAYER			
Limit	\$	Excess of	\$
Insurer	Policy Number		Percentage of Participation
			%
			%
			%
			%

4TH EXCESS LAYER			
Limit	\$	Excess of	\$
Insurer	Policy Number		Percentage of Participation
			%
			%
			%
			%

5TH EXCESS LAYER			
Limit	\$	Excess of	\$
Insurer	Policy Number		Percentage of Participation
			%
			%
			%
			%

All other terms and conditions remain unchanged.

IM 0248 10 16

WATER DAMAGE EXCLUSION

ADDITIONAL PERILS EXCLUDED

The following exclusion is added to Paragraph 2. of
PERILS EXCLUDED:

Water Damage – “We” do not pay for loss or damage arising or resulting from, or contributed to by rain, snow, sleet or ice, all whether wind driven or not, entering the interior of any building(s) or structure(s) unless the exterior of such building(s) or structures(s) including but not limited to the roof and outside walls, is complete and then only if said exterior of the building(s) or structure(s) first sustains damage by a covered peril to its roof or walls through which the rain, snow, sleet or ice enters.

All other terms and conditions remain unchanged.

WINDSTORM AND HAIL OR "NAMED STORM" SUBLIMIT OF INSURANCE AND DEDUCTIBLE ENDORSEMENT

The entries required to complete this schedule will be shown below or on the "Schedule of Coverages".

SCHEDULE

Premises No.	Building No.	Windstorm and Hail Sublimit of Insurance	"Named Storm" Sublimit of Insurance	Windstorm or Hail Deductible		"Named Storm" Deductible	
				Flat Dollar Amount or	Enter 1%, 2%, 3% or 5%*	Flat Dollar Amount or	Enter 1%, 2%, 3% or 5%*
*Subject to a Minimum Deductible of \$				Any One Occurrence			

HOW MUCH WE PAY

1. The Deductible provision under HOW MUCH WE PAY is replaced by the following:

- a. **Flat Deductible** – When a flat dollar deductible is indicated on the Schedule, "we" pay only that part of "your" loss over the deductible amount:

- (1) Per building or structure (in any one occurrence); or
 - (2) Per occurrence;
- as shown in the Schedule above

- b. **Percentage Deductible** –

- (1) Percentage – When a 1%, 2%, 3% or 5% deductible is indicated on the Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss. In no event shall the amount of the deductible calculated be less than the Minimum Deductible amount shown in the Windstorm or Hail Schedule.
- (2) Value Determined At Time Of Loss – Only as regards the determination of the Percentage Deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy.

The value of covered property is not based on the estimated completion value of the covered property.

- (3) Deductible Applies Separately – The percentage deductible applies separately to each covered building or structure.

- c. A "Named Storm" Deductible applies only to a "Named Storm". A Windstorm or Hail deductible applies to loss from windstorm and/or hail not resulting from a "Named Storm".

2. The following provisions are added under HOW MUCH WE PAY:

- a. **Windstorm and Hail Sublimit of Insurance** --

- (1) The most "we" will pay in any one occurrence for covered loss, damage, additional construction expenses incurred, soft costs, rental income, or loss of net income incurred which is caused by or resulting from "windstorm or hail" to property at the location(s) shown in the above Schedule, is the Windstorm and Hail Sublimit of Insurance shown in the above Schedule for such location(s). However, in no event will "we" pay for more than:

- (a) The applicable Limit(s) of Insurance shown in other Schedules of Coverage or Declarations that are part of this policy; value(s) or limits shown in the most recent Statement of Values on file with us; or limits shown in the applicable

Coverages, Optional Coverages, Coverage Extensions or Supplemental Coverages in the Builders' Risk Coverage or Delay in Completion Coverage Part, if any, made part of this policy; or

- (b) The amount otherwise payable under this policy if this endorsement were not attached. Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded or limited under the terms of any other provision in this policy.
- (2) The Windstorm and Hail Sublimit is part of and not in addition to the applicable Limits of Insurance.
- (3) A "Named Storm" Sublimit of Insurance, if any, is part of and not in addition to the Windstorm and Hail Sublimit.

b. "Named Storm" Sublimit of Insurance --

- (1) The most "we" will pay in any one occurrence for covered loss, damage, additional construction expenses incurred, soft costs, rental income or loss of net income incurred which is caused by or resulting from a "Named Storm" to property at the location(s) for which a "Named Storm" Sublimit of Insurance is shown in the above Schedule, is the "Named Storm" Sublimit of Insurance shown in the above Schedule for such location(s). However, in no event will "we" pay more than:
 - (a) The applicable Limit(s) of Insurance shown in other Schedules of Coverage or Declarations that are part of this policy; value(s) or limits shown in the most recent Statement of Values on file with us; or limits shown in the applicable Coverages, Optional Coverages, Coverage Extensions or Supplemental Coverages in the Builders' Risk Coverage or Delay in Completion Coverage Part, if any, made part of this policy; or
 - (b) The amount otherwise payable under this policy if this endorsement were not attached. Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded or limited under the terms of any other provision in this policy.
- (2) The "Named Storm" Sublimit of Insurance is part of and not in addition to the applicable Limits of Insurance.

- 3. The Coinsurance provision under HOW MUCH WE PAY does not apply to coverage provided under this endorsement.

DEFINITIONS

The following are added under DEFINITIONS:

- 1. "Windstorm or hail" means:
 - a. The direct action of wind or the direct action of hail (whether accompanied by wind or not);
 - b. The direct action of rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, if any of them are driven by wind; or
 - c. The direct or indirect action on the interior of the building(s) or structure(s) or the property therein, of hail, rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, which have entered the building(s) or structure(s) through openings created by wind or hail or which have been driven into the building(s) or structure(s) by wind.
- 2. "Named Storm" means a storm system that has been declared and named a tropical windstorm or hurricane by the National Hurricane Center (NHC) of the National Weather Service, or a successor governmental entity.

Under the terms of this endorsement, a "Named Storm" begins at the time a tropical storm or hurricane watch or warning is issued by the National Hurricane Center for the area in which the affected locations are located and ends 72 hours following the termination of the last tropical storm or hurricane watch or warning issued for that area by the National Hurricane Center of the National Weather Service.

WINDSTORM OR HAIL DEDUCTIBLE

The entries required to complete this endorsement will be shown below or on the Schedule of Coverages or the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE SCHEDULE			
<input type="checkbox"/> Flat Deductible	Per building or structure	\$	
	Per occurrence	\$	
OR			
<input type="checkbox"/> Percentage Deductible	Per building or structure (check applicable percentage)	<input type="checkbox"/>	1%
		<input type="checkbox"/>	2%
		<input type="checkbox"/>	3%
		<input type="checkbox"/>	5%
	Subject to Minimum Deductible	\$	

HOW MUCH WE PAY

1. The deductible provision under HOW MUCH WE PAY is replaced by the provisions for Flat Deductible or Percentage Deductible, below, when loss to covered property is caused by or results from "windstorm or hail".

The Windstorm or Hail Deductible indicated on the Windstorm or Hail Deductible Schedule is applicable to loss or damage to covered property caused directly or indirectly by the perils of "windstorm or hail".

Loss or damage resulting from a covered weather condition, other than "windstorm or hail", will be considered to be caused by "windstorm or hail" and will be considered part of the "windstorm or hail" occurrence if the loss or damage would not have occurred without the weather conditions of "windstorm or hail".

2. For the purposes of this endorsement, "windstorm or hail" means:
 - a. The direct action of wind or the direct action of hail (whether accompanied by wind or not);
 - b. The direct action of rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, if any of them are driven by wind; or

- c. The direct or indirect action on the interior of the building(s) or structure(s) or the property therein, of hail, rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, which have entered the building(s) or structure(s) through openings created by wind or hail or which have been driven into the building(s) or structure(s) by wind.

3. Flat Deductible – When a flat dollar deductible is indicated on the Windstorm or Hail Schedule, "we" pay only that part of "your" loss over the deductible amount:

- a. Per building or structure (in any one occurrence); or
 - b. Per occurrence;
- as shown in the Schedule above

4. Percentage Deductible –

- a. Percentage – When a percentage deductible is indicated on the Windstorm or Hail Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss. In no event shall the amount of the deductible calculated be less than the Minimum Deductible amount shown in the Windstorm or Hail Deductible Schedule.

- b. Value Determined At Time Of Loss – Only as regards the determination of the Percentage Deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy. The value of covered property is not based on the estimated completion value of the covered property.
- c. Deductible Applies Separately – The percentage deductible applies separately to each covered building or structure.

All other terms and conditions remain unchanged.

WINDSTORM OR HAIL EXCLUSION

ADDITIONAL PERILS EXCLUDED

The following exclusion is added to Paragraph 1. of

PERILS EXCLUDED:

Windstorm or Hail – “Windstorm or hail”.

DEFINITIONS

For the purposes of this endorsement, “windstorm or hail” means:

1. The direct action of wind or direct action of hail (whether accompanied by wind or not);
2. The direct action of rain, snow, sleet, ice, gravel, pebbles, sand, dust or debris of any kind, if any of them are driven by wind; or
3. The direct or indirect action on the interior of the building(s) or structure(s) of the property therein, of hail, rain, snow, sleet, ice gravel, pebbles, sand, dust or debris of any kind, which have entered the building(s) or structure(s) through openings created by wind or hail or which have been driven into building(s) or structure(s) by wind.

All other terms and conditions remain unchanged.

SERFF Tracking #:	PRSS-130798475	State Tracking #:		Company Tracking #:	PS-16-SAFE-F-107
State:	District of Columbia			Filing Company:	New York Marine and General Insurance Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0005 Other Commercial Inland Marine				
Product Name:	Safehold Builders Risk Filing				
Project Name/Number:	Safehold Builders Risk Filing/PS-16-SAFE-F-107				

Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	New York Marine and General Insurance Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0005 Other Commercial Inland Marine		
Product Name:	Safehold Builders Risk Filing		
Project Name/Number:	Safehold Builders Risk Filing/PS-16-SAFE-F-107		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	GENERAL EXPLANATORY MEMORANDUM.pdf BUILDERS RISK FORMS EXPLANATORY MEMORANDUM.pdf
Item Status:	
Status Date:	

New York Marine And General Insurance Company submits for your approval a new Commercial Inland Marine filing for our new Safehold Special Risk Builders' Risk Program. The forms presented in this filing are all new and do not replace any existing forms. We have filed for and have been approved to use AAIS forms, rates, and rules in your state, and we will use these proprietary forms along with AAIS Builders' Risk forms and endorsements, including any applicable mandatory state amendatory endorsements. We will rate Builders' Risk under this new program using currently approved AAIS Loss Costs and rating factors, except with respect to certain proprietary endorsements as otherwise specified in the Exception Pages included with this filing.

A separate Forms Explanatory Memorandum is included in this filing which describes each form being filed, its use, and coverage and rating impacts.

New York Marine and General Insurance Company

Explanatory Memorandum

New York Marine and General is filing several new Inland Marine schedules and endorsements that will be available to risks for which we will be providing coverage under our Safehold Special Risk builder's risk program. These schedules and endorsements are described below:

FORM NUMBER	FORM NAME	DESCRIPTION	COVERAGE IMPACT (Broadens, Restricts, Other)	PREMIUM IMPACT	MANDATORY OR OPTIONAL ATTACHMENT
IM 0236 10 16	BUILDERS' RISK MODEL HOME PERSONAL PROPERTY ENDORSEMENT	This endorsement extends the Builder's Risk coverage to provide coverage for personal property, fine art, and receiving/transmitting equipment at Model Home premises.	Broadens	Yes	Optional
IM 0237 10 16	CONTRIBUTING INSURANCE ENDORSEMENT	This endorsement defines the application of limits and allocation of premium for risks for which the company is providing coverage on a contributing insurance basis.	Other	Yes	Optional
IM 0238 10 16	DELAY IN COMPLETION SCHEDULE EXCESS INSURANCE – INCLUDES RENTAL INCOME AND INCOME COVERAGE	This Schedule is to be used for risks insured on an excess basis to which the Delay in Completion endorsement (AAIS form IM 7079) is attached, to schedule jobsites, coverages, and total limits (for all participating insurers) applicable for selected coverages.	N/A (Schedule)	N/A (Schedule)	Optional
IM 0239 10 16	EARTHQUAKE AND FLOOD EXCESS SCHEDULE	This Schedule is to be used for risks insured on an excess basis for which Earthquake and/or Flood coverage is provided (under AAIS form IM 7085). The Schedule indicates coverage provided, and for each coverage the applicable total limits (for all participating insurers) as well as deductible.	N/A (Schedule)	N/A (Schedule)	Optional
IM 0240 10 16	EXCESS INSURANCE ENDORSEMENT	For Builders' Risk policies for which the company is providing coverage on an Excess basis, the Schedule of the endorsement describes the limits and structure of the participation and the provisions of the endorsement describe the manner in which coverage and limits apply.	Other	No	Optional
IM 0241 10 16	MINIMUM EARNED PREMIUM ENDORSEMENT	This endorsement provides a minimum earned premium for the policy.	Other	Yes	Optional
IM 0242 10 16	NAMED STORM DEDUCTIBLE SCHEDULE	This Schedule is to be used in conjunction with IM 0243 (described below) to describe locations to which a Named Storm Deductible applies and to indicate the deductible amount for each such location.	N/A (Schedule)	N/A (Schedule)	Optional

FORM NUMBER	FORM NAME	DESCRIPTION	COVERAGE IMPACT (Broadens, Restricts, Other)	PREMIUM IMPACT	MANDATORY OR OPTIONAL
IM 0243 10 16	NAMED STORM PERCENTAGE DEDUCTIBLE ENDORSEMENT	This endorsement provides a percentage deductible applicable to loss to covered property caused by or resulting from a named storm.	Restricts	Yes	Optional
IM 0244 10 16	PERMISSION FOR EXCESS INSURANCE ENDORSEMENT	This amendment to policy Conditions grants permission to the insured to carry excess insurance over the limits provided under the policy to which this endorsement is attached.	Other	No	Mandatory for all risks for which policy limit is less than total Completed Value.
IM 0245 10 16	PRIMARY CONTRIBUTING (PART OF A LAYER) INSURANCE ENDORSEMENT	This endorsement defines the application and structuring of limits for Builders' Risk policies on which the company will participate in coverage on a layered basis. The Schedule of the endorsement describes the limits and structure of the participation and the provisions of the endorsement describe the manner in which coverage and limits apply.	Other	Yes	Optional
IM 0246 10 16	SCHEDULE OF COVERAGES ENDORSEMENT PRIMARY CONTRIBUTING OR EXCESS INSURANCE	This Schedule describes the total Limits of Insurance for all participating insurance covering a property, including a Catastrophe limit and sublimits applicable to various coverage extensions and supplemental and optional coverages.	N/A (Schedule)	N/A (Schedule)	Optional
IM 0247 10 16	SOFT COST SCHEDULE – EXCESS INSURANCE	This Schedule is to be used for risks insured on a contributing or excess basis for which Soft Costs coverage is provided. The Schedule describes the applicable locations and coverages and the total applicable limits (for all participating insurance).	N/A (Schedule)	N/A (Schedule)	Optional
IM 0248 10 16	UNDERLYING INSURANCE SUPPLEMENTAL SCHEDULE	This Schedule will supplement the Underlying Insurance Schedule on the Excess Insurance Endorsement IM 0240 (described above) if the list of underlying insurance exceeds space provided on the IM 0240.	N/A (Schedule)	N/A (Schedule)	Optional
IM 0249 10 16	WATER DAMAGE EXCLUSION	This endorsement adds Water Damage to Perils Excluded.	Restricts	Yes	Optional
IM 0250 10 16	WINDSTORM AND HAIL OR "NAMED STORM" SUBLIMIT OF INSURANCE AND DEDUCTIBLE ENDORSEMENT	This endorsement provides for a sublimit and deductible to apply to damage by windstorm and hail or by a named storm.	Restricts	Yes	Optional
IM 0251 10 16	WINDSTORM OR HAIL DEDUCTIBLE	This endorsement places a deductible (as scheduled in the endorsement) on coverage for loss in any one occurrence caused by or resulting from windstorm or hail.	Restricts	Yes	Optional
IM 0252 10 16	WINDSTORM OR HAIL EXCLUSION	This endorsement adds Windstorm or Hail to Perils Excluded.	Restricts	Yes	Optional